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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/821,610	04/09/2004	Carlos Andres Lozano	F-8678	1547
24131 7590 12/13/2007 LERNER GREENBERG STEMER LLP P O BOX 2480 HOLLYWOOD, FL 33022-2480				
			EXAMINER MERCHANT, SHAHID R	
			ART UNIT 3692	PAPER NUMBER
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**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

**DETAILED ACTION**

***Response to Arguments***


1. In response to applicant's amendment dated November 1, 2007 regarding the last Office action, the following corrective action is taken.

The period for reply of 1 MONTH set in said Office Action is restarted to begin with the mailing date of this letter.

2. The reference The Bank Credit Card Business by American Bankers Association, 2<sup>nd</sup> Edition, 1996, pages 1-236, was not correctly cited in the last Office action. The correct citation is shown on the attached PTO-892.

3. Copy of the following reference not previously supplied is enclosed:

**Reference U-** The Bank Credit Card Business by American Bankers Association, 2<sup>nd</sup> Edition, 1996, pages 1-236.



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SUPERVISORY PATENT EXAMINER